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Note: This is your only notice. You will not receive a hardcopy statement by U.S. Mail.

Capital One ShareBuilder, Inc. - Year End Statement of Account

Richard A Calice
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 43 Winterberry
 Cockeysville, MD 21030

Account Number: 0002130105
 Account Type: Joint

Capital One ShareBuilder, Inc.
 83 South King Street
 Suite 700
 Seattle, Washington 98104
 1-800-SHRBLDR (800-747-2537)

Statement Period: 1/1/2014 to 12/31/2014**ACCOUNT VALUE SUMMARY**

<u>ACCOUNT</u>	<u>YEAR END</u>	<u>BEGINNING OF YEAR</u>	<u>CHANGE IN VALUE</u>
Equities (Stocks and ETFs)	\$54.83	\$55.54	(\$0.71)
Cash Balance - FDIC Insured ¹	\$0.26	\$0.00	\$0.26
Cash Balance - Money Market Fund	\$0.00	\$0.23	(\$0.23)
Total	\$55.09		

EARNINGS SUMMARY

<u>EARNINGS TYPE</u>	<u>AMOUNT</u>
Earned Interest	\$0.00
Dividends	\$0.32
Other	\$0.00

SECURITIES HELD IN ACCOUNT

<u>EQUITY POSITIONS</u>	<u>SYMBOL</u>	<u>QUANTITY</u>	<u>YEAR END PRICE</u>	<u>MARKET VALUE</u>
PWRSHS WATER RESOURCES PORT	PHO	2.1295	\$25.75	\$54.83

EQUITY TRANSACTION ACTIVITY

<u>DATE</u>	<u>DESCRIPTION</u>	<u>QUANTITY</u>	<u>PRICE</u> ²	<u>COMMISSION/ TRAN CHARGE</u>	<u>FEE</u> ³	<u>AMOUNT</u>
PHO - PWRSHS WATER RESOURCES PORT						
6/30/2014	DISTRIBUTION REINVESTMENT: PHO	0.0068	-	-	-	(\$0.18)
9/30/2014	DISTRIBUTION REINVESTMENT: PHO	0.0024	-	-	-	(\$0.06)
12/31/2014	DISTRIBUTION REINVESTMENT: PHO	0.0031	-	-	-	(\$0.08)

DEPOSITS AND WITHDRAWALS

<u>DATE</u>	<u>DESCRIPTION</u>	<u>AMOUNT</u>
6/30/2014	DIVIDEND: PHO	\$0.18
9/30/2014	DIVIDEND: PHO	\$0.06
12/31/2014	DIVIDEND: PHO	\$0.08

Statement Disclosure

Customer free credit balances are not segregated and are automatically transferred to a consolidated sweep account subject to the limitations of Rule 15c3-3 under the Securities and Exchange Act of 1934. A customer may change his or her cash sweep preference between the FDIC insured bank account and the money market mutual fund at any time under the terms of the Sweep Program. The customer's balance in the FDIC insured bank account or shares in the money market mutual fund may be liquidated by making a withdrawal request, with the funds being returned in the method chosen by the customer.

Investment products offered by Capital One ShareBuilder, Inc. are not insured by the FDIC/NCUA, are not deposits of or guaranteed by a bank or credit union, and are subject to investment risks and may lose value.

Error Reporting

Please review this Account Statement carefully. If you find any inaccuracies, discrepancies or omissions of any transactions on this statement, or if you do not understand any of the information on this statement, please contact us immediately. You are responsible for promptly reporting, in writing, to Capital One ShareBuilder, Inc. any inaccuracy, discrepancy or omission. It is recommended that any verbal communications you may have had with a ShareBuilder associate should be re-confirmed in writing in order to protect your rights under the Securities Investor Protection Act. You can send inquiries or report errors regarding your account statement by either emailing customerservice@sharebuilder.com or calling ShareBuilder Customer Service at 1- 800-747-2537.

FDIC Insured Cash Balance¹

The FDIC Insured Cash Balance is held at Capital One 360, a division of Capital One, N.A., member FDIC. The FDIC Insured Cash Balance will be eligible for FDIC Insurance up to \$250,000 (including interest and principal) per depositor for all aggregated deposits held at Capital One, N.A.

Cash held in the FDIC Insured Cash Balance is not covered by SIPC

Margin Accounts

Please note, any Margin Loan Interest incurred will NOT be reported to the IRS. Margin Loan Interest is provided on your Monthly and Yearly account statements with the purpose of assisting in tax return preparation.

Securities products are offered by Capital One ShareBuilder, Inc., a registered broker-dealer and Member FINRA/SIPC. Capital One ShareBuilder, Inc. is a subsidiary of Capital One Financial Corporation.

2 - For mutual funds, price represents the Net Asset Value (NAV).

3 - For transactions that involve mutual funds it represents redemption fees. For additional FEE details, review the Trade Confirmation and/or Transaction History for the trade.

IRA & ESA Accounts

If you do not make any 2014 contributions in 2015, this statement will serve as notice of your year-end fair market value. Otherwise, you will receive a Form 5498-ESA in April 2015 or a Form 5498 from Capital One ShareBuilder, Inc. in May of 2015.